

In re:
Christopher Desrocher
Gina McGee
Debtors

Case No. 23-11975-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 02, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Desrocher, Gina McGee, 3455 W Mill Road, Hatboro, PA 19040-4536
14796194	+ American Heritage Federal Credit Union, 3110 Grant Ave, Philadelphia, PA 19114-2542

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Aug 03 2023 05:29:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Aug 03 2023 05:29:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Aug 03 2023 05:30:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 03 2023 09:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 03 2023 05:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Aug 03 2023 05:30:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14796197	Email/Text: collectors@arresourcesinc.com	Aug 03 2023 05:29:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14796198	Email/Text: collectors@arresourcesinc.com	Aug 03 2023 05:29:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
14796193	+ Email/Text: broman@amhfcu.org	Aug 03 2023 05:30:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14796195	+ Email/PDF: bncnotices@becket-lee.com	Aug 03 2023 05:43:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14796196	+ Email/PDF: bncnotices@becket-lee.com	Aug 03 2023 05:43:49	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14799097	Email/PDF: resurgentbknofications@resurgent.com	Aug 03 2023 05:31:58	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14796205	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 03 2023 05:29:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Plaza,, Providence, RI 02903
14796206	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		Aug 03 2023 05:29:00	Citizens Bank, One Citizens Bank Way, Johnston, RI 02919
14796199	+ EDI: CAPITALONE.COM		
		Aug 03 2023 09:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14796200	+ EDI: CAPITALONE.COM		
		Aug 03 2023 09:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14802026	+ EDI: AIS.COM		
		Aug 03 2023 09:28:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14796204	+ EDI: CITICORP.COM		
		Aug 03 2023 09:28:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14796203	+ EDI: CITICORP.COM		
		Aug 03 2023 09:28:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14796207	Email/Text: administrative@foundationfinance.com		
		Aug 03 2023 05:30:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
14796208	+ Email/Text: administrative@foundationfinance.com		
		Aug 03 2023 05:30:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
14796201	EDI: JPMORGANCHASE		
		Aug 03 2023 09:28:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14796202	EDI: JPMORGANCHASE		
		Aug 03 2023 09:28:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14796210	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Aug 03 2023 05:30:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14796209	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Aug 03 2023 05:30:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
14796211	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 03 2023 05:30:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14796212	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 03 2023 05:30:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
14796215	+ EDI: NFCU.COM		
		Aug 03 2023 09:28:00	Navy FCU, 820 Follin Lane Se, Vienna, VA 22180-4907
14796213	+ EDI: NFCU.COM		
		Aug 03 2023 09:28:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14796216	+ EDI: NFCU.COM		
		Aug 03 2023 09:28:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14796217	+ EDI: NFCU.COM		
		Aug 03 2023 09:28:00	Navy Federal Credit Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14796219	EDI: PRA.COM		
		Aug 03 2023 09:28:00	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
14796218	EDI: PRA.COM		
		Aug 03 2023 09:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14796220	+ EDI: RMSC.COM		
		Aug 03 2023 09:28:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14796221	+ EDI: RMSC.COM		
		Aug 03 2023 09:28:00	Synchrony Bank/Amazon, Po Box 71737, Philadelphia, PA 19176-1737
14796223	+ EDI: WFFC2		
		Aug 03 2023 09:28:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14796222	+ EDI: WFFC2		
		Aug 03 2023 09:28:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14796214	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Joint Debtor Gina McGee support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Christopher Desrocher support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	Christopher Desrocher	Social Security number or ITIN: xxx-xx-6645
	First Name Middle Name Last Name	EIN: ---
Debtor 2:	Gina McGee	Social Security number or ITIN: xxx-xx-7175
(Spouse, if filing)	First Name Middle Name Last Name	EIN: ---
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 7/5/23
Case number:	23-11975-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Desrocher	Gina McGee
2. All other names used in the last 8 years		
3. Address	3455 W Mill Road Hatboro, PA 19040	3455 W Mill Road Hatboro, PA 19040
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 8/2/23

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 27, 2023 at 11:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/26/23 Filing deadline: 9/13/23 Filing deadline: 1/2/24
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	Filing deadline: 30 days after the conclusion of the meeting of creditors The debtor has filed a plan. This plan proposes payment to the trustee of \$230.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 10/12/23 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	